Charges Stock Watering in a Fivefold Degree.

WASHINGTON, Oct. 16.-The Interstate Commerce Commission investigation into the financial affairs and management of

"watered" to five times its original capitalization through the organization of holding companies was one of the first issue to take care of the surplus of the the city which may present gold certifiaccusations made by the commission's ex-cotton crop of 1914.

Among the Souther

panies were \$350,000,000. These, according to the witness, had no earning power of their own but were dependent entirely for their earning power upon the \$71,000,000 capital stock of the Rock Island road. The commission's investigators intend to find out in the course of their inquiry what became of about \$200,000,000 which what became of about \$200,000,000 which senator Clarke said that "some of us

ties finally issued by the Rock Island.

Mr. Sharood was on the stand nearly all the day and put in the record a complete history of the Charles and the amount of securihistory of the Chicago, Rock Island and Facific Railroad Company. In sub-stance he said that in 1992 there were or-ganized the Chicago, Rock Island and Pacific Railroad Company of Iowa and

Pacific Railroad Company of Iowa and also the Chicago, Rock Island and Pacific Company of New Jersey.

He said the stock of the latter company to the extent of \$125,000,000 was delivto the extent of \$125,000,000 was delivered to the former company on a par for stock exchange basis. The first company issued, he said, in addition \$70,000,000 of collateral trust bonds. The stock of the Chicago, Rock Island and Pacific Railway. known as the operating company, aggregating \$75,000,000, was to be paid by the promoters of the holding companies.

An arrangement was entered into be-

tween the stockholders of the railway company and the officials of the railroad company of Iowa whereby each share railway stock was to be delivered to the thereof was to receive in exchange \$100 value bonds of the railway company. par value bonds of the railway company, \$100 stock of the New Jersey company, and \$70 in stock of the Iowa company, or in other words \$270 in par value for \$100 in stock of the railway company. Mr. Sharood said the stock of the rail-

company was paying approximately per cent, at this time and it was quoted the neighborhood of \$175 and that the bonds issued and outstanding were de ont entirely upon the dividends of the of the railway company.

Sharood placed in the record a con-

tract between officials of the Rock Island Railroad and L. E. Loree, formerly pres-ident of the Baltimore and Ohio Railroad, dated December 17, 1903, under the terms

\$\frac{1}{\text{try}}\$, \$\text{top}\$ a year and at the expiration of the vectors he was to receive \$\frac{5}{\text{top}}\$ of the vectors he was to receive \$\frac{5}{\text{top}}\$ of \$\text{top}\$ of \$\text{to

### ASKS FOR A RECEIVER.

A suit for the appointment of a receiver for the Rock Island Railroad was filed in the Supreme Court yesterday by Horace L. Brand, a bondholder, on allegations that the directors of the tool have wasted its assets and that the rights of the bondholders are not being properly protected in the foreclosure proceedings in the Federal Court. Brand got an order from Justice Ford directing the railroad company and its directors to show cause on Monday why a temporary receiver should not be appointed pending the suit. Mr. Brand alleges that the interests of the road alleges that the interests of the road alleges that the interests of the railroad company require that the sale of the company's stock be delayed until the opening of the Stock Exchange. The complaint asks that a receiver be appointed to intervene in behalf of the company to the foreclosure proceedings and that he be authorized to institute such action, either in law or equity, as may be advised by his counsel, to recover damages from the directors.

Thomas W. Smith, will preach at both services Sunday. morning teple, "Vapor and Stones"; evening service, "Dangerous Knowing stones"; evening service, "Dangerous Knowing stones", "Pauli's METHODIST CHURCH—Head and Elighty-sixth street. At the evening service Dr. Goodal's service was the devenue and Elighty-sixth street control of another the terms received on the foreclosure proceedings and that he be authorized to institute such action, either in law or equity, as may be advised by his counsel, to recover damages from the directors.

\*\*ST. ANDREW'S METHODIST CHURCH—129th street and Seventh avenue. Dr. Fred Winslow Adams appointed to institute such action, either in law or equity, as may be appointed to institute such action, either in law or equity, as may be appointed to institute such action, either in law or equity, as may be appointed to institute such action, either in law or equity, as may be appointed to institute such action, either in law or equity, as may be appointed to institute such action, either

William Willett, Jr., convicted with Joseph Cassidy and Louis T. Walter for britery in connection with Willett's candidacy for the Supreme Court bench in 1911, was released yesterday afternoon from Raymond street jail in \$40,000 ball pending his appeal to the Court of Appeals. Justice Jenks of the Appeilate Division in Brooklyn accepted as surgey real estate in Nassau and Queens counties.

\*\*CHRISTIAN SCIENCE CHURCHES—The subject of the lesson-sermen to-morrow will be declared under the lesson-sermen to-morrow will be declared in the golden be "Doctrine of Atonement," and the golden text (John xvii., 21). "That they all may be one in using that they also may be one in using that the world may believe that thou has sent me."

The Marble Collegiate Church—The Marble Collegiate Church—The Marble Collegiate Church—The Marble Collegiate Church—The Burrell will preach 11, "Reconvice.

\*\*Cathedral Club Lecture\*\*

GRACE CHURCH, Broadway and 19th Street. Catholic Crussale" will be the topic of a lecture to be given before the Cathedral Club to-morrow night by Dr. John G. Conversed as surgery real estate in Nassau and Queens counties.

\*\*St. Matthew's Church, 25 W. 84th St. near Court of Appeals to the Court of Appeals to the Court of Appeals to the Court of Appeals as a price of the Knights of Columbus, Present the court of the Knights of Columbus, Present the court of the Knights of Columbus, Present the court of the Knights of Columbus, Present the Cathedral School Hall, 144 East Fiftieth street, Admission free.

\*\*St. Matthew's Church, 25 W. 84th St. near Court of the Knights of Columbus, Present the Cathedral School Hall, 144 East Fiftieth street, Admission free.

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\*\*St. Matthew's Church, 25 W. 84th St. near Court of the Knights of Columbus, Present the Cathedral School Hall, 144 East Fiftieth street, Admission free.

\*\*The Catholic Crussale.\*\*

St. Matthew's Chur Willett Gets Out on \$40,000 Ball.

### \$200,000,000 HUNT | COTTON FIGHT FAILS | UNCLE SAM SENDS TO STOP WAR TAX

Commerce Board's Expert Senate Will Pass Revenue Bill Receipts Yesterday Make \$21,-To-day-Southern Members Desert Filibuster.

WASHINGTON, Oct. 16 .- The fight enthe Rock Island Railroad system got under way to-day.

The Rock Island Railroad system got under way to-day.

The Rock Island Railroad system got under the relief of the cotton producers colsupply in the vaults of the local Government and has written A charge that the Rock Island stock was lapsed to-day when several Southern ment depositary, on which there has been erative finance at a meeting here to-day. two books incorporating the results of amendment, which provides for a bond also to provide gold for those banks in to begin business in the near future.

what became of about \$200,000,000 which they contend is the difference between the original capital and the amount of securiif he vetoed a measure so worthy and

The Senate adopted the Finance Committee amendments to-day as fast as they were offered. The amendment taxing wines was agreed to as reported. It taxes domestic wines 8 cents and fixes the tax of 55 cents on wine spirits. The tax expires on December 31 next year.

The tobacco amendment, which im-

poses a graduated tax on manufacturers of tobacco, cigars and cigarettes, was agreed to. A slight change was made in the bill to make it certain that the stamp tax on transactions of boards of trade and exchanges where produce is sold will apply only to sales for future delivery.

Culebra Cut Slide Blocking Channel, Quoted at 92 %, against 92 % on Thurs-WASHINGTON, Oct. 16 .- The Culebra to a report received to-day from

The slide is 1,500 feet long and blocks vides that the Government shall grant a the channel for 1,000 feet. Dredges are now operating to open up the channel. of New York.

# MILLIONS IN GOLD

000,000 From Washington Within Week.

Between \$6,000,000 and \$7,000,000 in tor United States mail trucks, there being Glynos Glynos The directors of the bank include the The shipment was heavily guarded in

designed to boost the market value of the stock.

Frederick C. Sharood was the commission's expert accountant, who was called to the stand to lay the foundation for an investigation which officials of the commission believe will yield results as indicated in the stand only a brief time when he disclosed the direction in which the commission's inquiry is adming. He testified that soon after the Red-Moore syndicate obtained control of the road the Rock island stock was increased five times its original capitalization.

The witness told of the formation of the formation of the formation of the Rock island road. The total stocks and bonds issued for the two holding companies, and bonds issued for the two holding companies and bonds issued for the two holding companies and bonds issued for the two holding companies and bonds issued for the winess, had no earning power ing to the witness, had no earning power ing to the war revenue bill to-morrow and a unanimous consent agreement was revelue bill to-morrow, and the members was discounted to-morrow, and a unanimous consent agreement was reached providing for a vote before adjusted the passage of the Results as including for a vote before adjusted to-morrow and a unanimous consent agreement was reached providing for a vote before adjusted to-morrow and a unanimous consent agreement was partient. The subject of the gold the pa

he was one.

Senator Borah brought up again the question of the certain veto that awaited the amendment at the White House, and Senator Clarke said that "some of the certain veto that awaited did not have any favorable effect on the rate of exchange on London, which advanced to the certain veto that awaited the amendment at the White House, and Senator Clarke said that "some of the certain veto that awaited the amendment at the White House, and Senator Clarke said that "some of the certain veto that awaited the amendment at the White House, and Senator Clarke said that "some of the certain veto that awaited the amendment at the White House, and Senator Clarke said that "some of the certain veto that awaited the amendment at the White House, and Senator Clarke said that "some of the certain veto that awaited the amendment at the White House, and Senator Clarke said that "some of the certain veto that awaited the amendment at the White House, and Senator Clarke said that "some of the certain veto that awaited the amendment at the White House, and Senator Clarke said that "some of the certain veto that awaited the amendment at the White House, and Senator Clarke said that "some of the certain veto that awaited the amendment at the White House, and the certain veto that awaited the certain veto that awaited the certain veto that awaited the certain veto that a senator contains the certain veto that a senator contains the certain veto that a senator contains the certain veto the cer rate of exchange on London, which advanced again yesterday. Foreign exchange men and members of the vanced again yesterday. Foreign ex-change men and members of the gold fund committee said that the rise was caused by the fact that many commercial houses were heavy buyers. This purchasing move-ment added to the buying of exchange, together with the fact that more than together with the fact that more than \$1,500,000 in exchange was paid in at J. P. Morgan & Co.'s office Thursday for the fifth instalment on the city loan, caused a rather heavy bidding for the limited supply of exchange. It is stated that many commercial houses were purchasers of exchange yesterday to cover maturing finance bills as well as to cover bills drawn against purchases of merchandise. Several commercial houses uptown, which had hoped to set meir finance bills exhad hoped to get meir finance bills extended, found themselves at the last minute unable to do so and scurried to cover Demand sterling closed at 4.97 1/2, afte PANAMA CANAL OPEN IN A WEEK selling as high as 4.98, while cables closed at 4.98%, a recession of ½ point from the high price of the day. Francs were unchanged at 5.05%, while marks were

cut in the Panama Canal is expected to be opened to navigation within a week, ac-WASHINGTON, Oct. 16 .- A continuation of the Shore Drive in Brooklyn over The Colonel reported that Wednesday grounds of Fort Hamilton is proposed in afternoon a landslide occurred on the a bill introduced to-day by Representative side of the canal, north of Gold Hill. tive Griffin of New York. The bill pro-

### PULPIT TALKS AND MUSIC IN CHURCHES HERE TO-MORROW

BROADWAY TABERNACLE - Broadway | Book." In the evening at \$ P. M. his them

a short examination.
a following have been summoned to choral.

NEW YORK PRESBYTERIAN CHURCH—
NEW YORK PRESBYTERIAN CHURCH—
LENOX AVENUE UNITARIAN CHURCH—
At 124th street. The Rev. Merie St. Crof.

Preaching by the paster, the Rev. Lewis
R. Streeter.
CHRISTIAN SCIENCE CHURCHES—The
Universal partial of the lesson-sermen to morrow will

1 o'clock service.

BROADWAY TABERNACLE—Broadway Book." In the evening at \$ P. M. his theme which Mr. Loree was to become preside of the Rock Island at a salary of Charles E. Jefferson, pastor, preaches at 11 000 a year and at the expiration of years he was to receive \$500,000 in ds.

Table 1. A. M.; subject, "Missions and War"; also did Government House of New York at \$ P. M.; subject, "Missions and War"; also day.

Teaching."

FIFTH A VENUE PRESBYTERIAN

OLD FIRST PRESBYTERIAN CHURCH—

Details of the dovernment House of New York at the War is subject, "A Saloonless Nation. Why Not? How?"

FIFTH A VENUE PRESBYTERIAN CHURCH—

Details of the dovernment House of New York at the War is subject, "A Saloonless Nation. Why Not? How?"

OLD FIRST PRESBYTERIAN CHURCH—

choral.

NEW YORK PRESBYTERIAN CHURCH—
Les T. Boggs, George G. McMurry,
Reid, J. N. Wallace and B. E.
um. The hearing will be resumed toow morning.

SKS FOR A RECEIVER.

SET NICHOLAS AVENUE PRESBYTERIAN CHURCH—
Stan Fell."

ST. NICHOLAS AVENUE PRESBYTERIAN CHURCH—
Corner West 141st street and St.
Nicholas avenue. The pastor, will preach at both services at 11 A. M. and 8 P. M. The Rev.
Services at 11 A. M. and 8 P. M. The Rev.
Nicholas avenue. The pastor, the Rev. Dr.
Thomas W. Smith, will preach at both services at 11 A. M. and 8 P. M. The Rev.
Frederic N. Lindsay will preach at both services at 11 A. M. and 8 P. M. The Rev.
Services at 11 A. M. and 8 P. M. The Rev.
Wices Sunday: morning topic, "Vapor and school at 2:45 P. M.
BRICK PRESBYTERIAN CHURCH—
Fifth avenue and Thirty-seventh street. The Rev.

## LAND BANK SOON TO MAKE FARM LOANS | CHANCES ON AMAZON

Organization Begun in Plan That May Save \$24,132,000 in Ten Years.

ALBANY, Oct. 16.-The organization gincered by the Senators form the cotton gold coin arrived at the Sub-Treasury certificate of the Land Bank of the State possibilities along the Amazon River was Amsterdam avenue. growing States to hold up the war rev- yesterday from the Treasury in Washing- of New York was ordered to be executed told yesterday by Algot Lange, the Dan-

The capital of \$100,000 has been cates in order to make their payments pledged by forty savings and loan asso- give the results of the two explorations started last June for the annulment of its

> The directors of the bank include the following: Directors at large—Robert B. Van Cortlandt, Mount Kisco; John J. Dillon, New York, and Edwin F. Howell, Brooklyn. Directors—Webb G. Cooper, Brooklyn. Directors—Webb G. Cooper, the dye in the plant bixa orellana, the dye in the plant bixa orellana, the cultivated banana plantations and Oswego; F. D. Kingsbury, Cerning; El-mer T. Stanton, Troy; Barnard G. Parker, Gouverneur; William F. Judson and Gouverneur; William F. Judson and Charles S. Folsom, New York; Henjamin Thompson, David P. Hutton and James J. Judge, Brooklyn; Edgar A. Newell, Ogdensburg; John G. Farwell, Geneva, and Charles D. Flandreaux, New Rochelle.

Land Bank loan and make a saving of at least \$240 on every \$1,000 mortgage in ten years.

The difference between the standard mortgage and the Land Bank loan is in the method of paying off the principal In the ordinary mortgage the borrower pays 6 per cent. interest each year, and his principal at the end of his loan. Under the Land Bank system the borrower pays part of his principal each year, in addition to his interest.

By paying this small additional sum the borrower gets compound interest each year on part of his principal instead of permitting the entire principal to draw

interest for the creditor.

At the present time there is \$100. 00 in mortgages on farms in New York State. If these mortgages were converted into ten year Land Bank loans it is estimated by the organizers that the farmers of New York would be

RIKER & HEGEMAN DIVIDEND.

Corporation Will Declare 10 Per Cent. Disbursement.

Official announcement was made yes-terday that the corporation of Riker & Hegeman would declare a 10 per cent stock dividend on Monday. The an nouncement did not come as a surprise t the financial district, as it had been ru mored ever since the taking over of the controlling interest in the Riker & Hege man Company by George J. Whelan and his associates that there would soon be a stock dividend of considerable size de-

dends and putting the cash earned by the operation of the company back into the property was followed for some time by Mr. Whelan in his building up of the United Cigar Stores Company.

RELIGIOUS NOTICES.

### SUNDAY EVENING LECTURES HON. J. F. RUTHERFORD CHRIST'S SECOND COMING NEW YORK CITY TEMPLE

BROOKLYN TABERNACLE when no man can work." St. John SEATS FREE. NO COLLECTION

FIFTH AVENUE PRESBYTERIAN CHURCH REV. J. H. JOWETT, D.D., Pastor

### GO TO CHURCH SUNDAY, OCT. 18

Services are held in the following Christian Science Churches Sundays, 11 A.M. and 8 P.M. Wednesdays, 8 P.M.

St. Thomas's Church FIFTH AVE. AND 53D ST.
Rev. ERNEST M. STIRES, D. D., Rector.
8 A. M., Holy Communion.
1. Morning Service and Sermon (Rector.
Evensong and Address (Rector).
8 P. M. Hour of Organ Music.

CALVARY BAPTIST CHURCH FIFTH AVENUE BAPTIST CHURCH Union Services, 125 West 57th Street. Rev. CORNELIUS WOELFKIN, D. D. Pastor, preaches at 11 A. M. and 8 P. M. inday school, 9:45; Bible classes, 9:40 A. M. Friday, prayer meeting, 8 P. M.

THE BRICK CHURCH 5th Av. 37th St. Rey. Frank L. Janeway, the assist dilister, will preach at the eleven occ-ryice and Dr. Merrill, the minister, at for NOON SERVICE EVERY WEEKDAY, 12:30-12:50.

Trinity Parish, Chapel of the Intercession Broadway and 155th Street. Rev. M. Gates, D. D., Vear. 8; 8:45; 9:45; 16; 11; 12 A. M.; 8 P. M. At the 11 o'clock vice Bishop Kinsolving of Texas will pre at 8 o'clock Dr. Gates.

CENTRAL W. 57th St. bet. B way & 7th Rev. Wilton Merle-Smith, D. D., Pawill preach at 11 A. M. and 4:30 P. M. 11 A. M. "Religion and Brains."
4:30 P. M.—"Red-Blooded Religion."

St. George's Church is on 16th Street, east of Third Avenue Services at 8, 11 and 8, ALL SEATS FREE.

CHRIST CHURCH, Broadway at 71st St. Services 8 and 11 (Rector), 4:30 and 8 (Rector). Children's Service 9:45 A. M. (Rector) MEMORIAL CHURCH, Washington Equare Edward Judson, Pastor, will preach 11, "Re-ligion as a Fine Art." s, "Life Under Pres-sure,"

# EXPLORER SEES BIG

Algot Lange Tells of Opportunities Awaiting Enterprise in Brazil.

An optimistic story of the commercial books, "The Lower Amazon," which will be issued by Putnam's next week, will of New York, against which a fight was Among the Southern Senators who declared there had been a loss of \$40,000,000 to the Rock Island in the purchase of the Frisco and Chicago and Alton roads. He addded that there were false entries on the books, apparently designed to boost the market value of the stock.

Among the Southern Senators who designed to boost the market value of the southern Senators who designed to boost the market value of the southern Senators who designed to boost the market value of the southern Senators who designed to be impracticable, were designed to be impracticable, were southern Senators who designed to the plan to be impracticable, were southern Senators who designed to be impracticable, were southern Senators who designed to the southern Senators who designed to the southern Senators who designed to the plan to be impracticable, were southern Senators who designed to the southern Senators who designed t along the Amazon. Mr. Lange said that charter, was ordered yesterday by Judge after travelling up the Amazon 900 miles Blake in the Municipal Court to pay \$41 opportunities he observed were the splen-did cabinet timber along the Tocantins River, the buttonnut, the ucucuba nut, with 4ts oil for soap; the andiroba nut, the rubber forests.

The timber especially offers a vast and

inviting field for the commercial explorer. There are at least fifty unknown species which are easy to get at and only need densburg; John G. Farwell, Geneva, and Charles D. Flandreaux, New Rochelle.

The temporary offices will be at 61 Broadway, New York.

With the operations of the Land Bank the farmers of New York State may change their present mortgages into a count of the slump in the rubber market.

At the annual meeting of the Guaranty Club, composed of the officers and clerks of the Guaranty Trust Company of New York, Henry R. Wohlers, secretary to greatly the favorable for investment in Brazil on account of the slump in the rubber market (the price having dropped from \$3 president of the club.

Customs Receipts \$495,969.

The total receipts yesterday at the Club, composed of the Officers and clerks of the Guaranty Trust Company of New Which \$196,706.03 was from merchance withdrawn from bonded warehouses the company of the Guaranty Trust Company of New Which \$196,706.03 was from merchance withdrawn from bonded warehouses the company of the Guaranty Trust Company of New Which \$196,706.03 was from merchance with the company of the Guaranty Trust Company of New Which \$196,706.03 was from merchance with the Club.

to 65 cents in three years due to the more economical production of rubber in Ceylon) and the large number of idle natives available for hire. Some exploitation of the products mentioned was accomplished before the rubber craze sev-

onty years ago and now the field is again thrown open.

American agents and investigators in South America have falled signally so far because they did not learn the Portu-guese language, were reluctant to fall into native habits, as the Germans do success fully, and, most important of all, too often suffer a moral collapse which seri-ously interferes with their efficiency. Bra-FALSE ENTRIES ALLEGED MAY ADJOURN TUESDAY MORE POOL CASH HERE OFFICES WILL BE HERE FORESTS AWAITING AXE

WASHINGTON ON 16 The Interstate Washington Oct 15 The 18th end 15 and 15 unswering to such requirements.

Mr. Lange is at the Explorers Club, 345

### JEWELLERS' BOARD LOSES SUIT.

Court Orders Payment of Money Collected for Dealer.

The National Jewellers Board of Trade to L. Meisel, jeweller, who sued for money collected by the board from a bankrupt debtor. Cass & Apfel, who filed the petition

with the State Attorney-General asking that the Jewellers Board of Trade be dissolved, represented L. Meisel. with its lubricating oil; the paper and rope fibres of the aquatic plant, montrichardia; the wild forests of cacao, the dye in the plant bixa orellana, the poorly cultivated banana plantations and the rubber forests.

Selection of the statutes.

Case Apple sent another petition to the State authorities yesterday asking for an order dissolving the jewellers' board.

New Guaranty Club President.

K. Hiring us to conduct your building proposition is simply putting an official O. K. on the enterprise.

It ensures for the project the most efficient and economical management, and it means that waste in none of its numerous forms will be permitted to disturb the calculated ratio between the investment and the income it is designed to yield.

T.-S. is really a synonym for O. K. THOMPSON-STARRETT

COMPANY

THE NOORDAM AT FALMOUTH.

Holland-America Liner Touches at English Port.

LONDON, Oct. 16 .- The Holland-Amer ica Line steamship Noordam, which left New York on October 6 for Rotterdam, has arrived at Falmouth.

The ships of this line have been diverted by the British authorities recently on their eastward voyages to English ports, being allowed to continue their voyage to Rotterdam after any German reservists on board had been removed and nquiry had been made for contrale-

The total receipts yesterday at the Cus

## PRIVATE SCHOOLS AND ACADEMIES

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NEW YORK-New York City.

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The Brown School of Cutoring

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PHONE COLUMBUS 5894. Founded 1905. Exceptional success preparing pupils for schools, colleges and Regents in half time. Last year 89% of examinations taken were passed. POSITIVELY ONLY ONE PUPIL AT A TIME WITH A TEACHER saves time for the prilliant and handle capped as well as for the average by erabling them to do at least 2 years work in one. All advantages, and more, of class schools but none of the disadvantages. Instruction accurately fitted to the college or school the number of the disadvantages. accurately fitted to the college or school the pupil purposes to enter. Why be discouraged Every pupil who has entered the School with the purpose of going to college has accomplished that purpose. PUPILS TAUGHT HOW TO STUDY and how to do one hour work in one hour's time. Supervised study periods teaches pupils to concentrate 15 teachers, each with at least 15

PERSONAL INTERVIEWS AT HOME OR SCHOOL WELCOMED.

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LESSONS PREPARED AT THE SCHOOL.
Special and General Course. Special and General Courses. College Certifi Office hours, 10—4. Tel. 2239 Riverside.

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FOR GIRLS AND YOUNG WOMEN.

Teachers College, Columbia University.
High School for Girls.
Elementary School and Kindergarten for
Boys and Girls.
Its preparation for college and home life long
considered model, Gymnasium, swimming HI NRY CARR PEARSON, Principal, West 120th Street, New York City.

HORACE MANN SCHOOL

Expert Tutoring Science and Mathematics es. C. H. care of School FOR GIRLS AND YOUNG WOMEN.

NEW YORK-New York City.

FOR BOYS AND YOUNG MEN.

MORRISTOWN, NEW JERSEY.

RANDOLPH MILITARY

ACADEMY

MORRISTOWN, NEW JERSEY

College preparatory; also prepares thoroughly for Government academies and business. Our certificate is accepted by leading colleges and technical schools. Through careful military training Tidiness, Punctuality and Obedience are made a matter of habit.

A school where how are under the best

A school where boys are under the best moral as well as scholastic influences 24 hours of the 24. A distinctive "Home Life" —a feature of the school. A personal visit

—a feature of the school. A personal visit will prove to your satisfaction that this is the best place for your boy. For catalogue with detailed information address the Super-

RANDOLPH MILITARY ACADEMY



# De Cancey School For Girls

ELEMENTARY, HIGH SCHOOL AND COLLEGE PREPARATORY SPECIAL EMPHASIS ON ENGLISH IN ALL DEPARTMENTS KINDERGARTEN DEPARTMENT AFTERNOON STUDY HOUR

West End Avenue and 98th Street

THE RAYSON Home and Day Reopens Oct. 6th. 164-166-168 W. 75th St. College Preparatory. Special and Primary Departments. Outdoor classes. Gymnasium with outdoor extension. Clara I. Colburne, A. B., Martha K. Humphrey, A. M., Principals.

DRESSMAKING, millinery, thoroughly taught; day, evening classes; easy payments, patterns cut to measure, hats made and trimmed, visitors welcome; catalogue sent. McDOWELL SCHOOL, 25 West 35th 8t. N. T.

COOKING
Thoroughly and practically taught. Individual instruction. Greater New York Cooking School, 25 W. 94th St.

FOR BOYS AND YOUNG MEN.

NEW YORK-New York City.

Many Boys Fail to Pass

THE GROFF SCHOOL Boarding and Day School Unexcelled I 259 West 75th St., N. V. Phone 744 Co

IRVING SCHOOL L. D. RAY 35 West 84th St. Tel. 4836 Schuyler, Boys carefully taught how to learn and cared for from 9 to 5:30, and on Saturday mornings. Lessons studied in School. essons studied in School.

A 60-foot gymnasium on the premises.

A staff of 12 professional teachers.

SEND FOR YEAR-BOOK.

RIVERSIDE OUTING CLUB-Expert ear. FRANK D. SMITH, 203 W. 102d St.

MONROE, N. Y. MACKENZIE SCHOOL, MONROE, N. Y.
Upper Ramapo region of Orange Co.; 80 minutes from the City; boys carefully classified at any time.

CORNWALL-ON-HUDSON-New York. New York Military Academy The largest, best equipped and most suc-cessful military school in the East.

STAMFORD, CONNECTICUT Stamford Preparatory School

An ideal home school on the cottage plan, 50 minutes from New York city. Week-end privileges for New York city. Week-end privileges for New York boys. Only five boys of high character at (Mr. Groton); 8 (Mr. Edwards).

St. Matthew's Church, 28 W. 84th St. near in cach house. Exceptionally strong faculty-maximum amount of individual instruction given. Certificate of school accepted by leading colleges without entrance examination. Each boys receives the physical development he needs. Physical

YOUNG MEN AND BOYS. THE BROWN SCHOOL OF TUTORING

G. A. L. DIONNE, 331 W. 70th St. Col. 3394. College Preparatory. Very small groups. Individual Attention. 11th Year, Oct. 1st.

A country day and boarding school from younger boys. HARRY J. KUGEL, Prin. IRVING SCHOOL

35 W. 84th St.

Boys from 6 to 20. All Departments.

No home study for boys under 15.

years' work in one. Prepares for all colleges

CUTLER SCHOOL, No. 49-51 East 61st St. From Kindergarten to College, Outdoor Sport. Indoor Games 14th Year Opens Oct. 5, 1914. Outdoor exercise 1:30 to 4 all winter.

COLLEGIATE SCHOOL FOR BOYS. A College Preparatory School with Strong Primary and Junior Grades.

LAWRENCE SMITH SCHOOL FOR BOYS. 23 FAST 65TH STREET. Clement Lawrence Smith. A. M., Principal

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